

02/21/2002
ISSUED

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02 FEB 21 PM 1:27

CLERK OF COURT
NORTHERN DISTRICT OF OHIO
COLUMBUS, OHIO

1 JOSEPH D. PALUH PRO PER
2 19222 MALVERN AVE.
3 ROCKY RIVER, OH. 44116

4 UNITED STATES DISTRICT COURT FOR THE
5 NORTHERN DISTRICT OF OHIO

02CV 327

JUDGE O'MALLEY

MAG. JUDGE VECCHIARELLI

7 JOSEPH D. PALUH, PRO PER, 19222) Case No.
8 MALVERN AVE., ROCKY RIVER, OHIO)
9 44116,) JOSEPH D. PALUH v. ZWICKER AND
10 Plaintiff,) ASSOCIATES
11 vs.)
12 ZWICKER & ASSOCIATES, P.C., ATTORNEYS)
13 AT LAW, ONE HUNDRED OLD RIVER ROAD,)
14 ANDOVER, MA 01810,)
15 Defendant)
16

17 I have requested from Zwicker and Associates several times a complete
18 accounting of my defaulted student loan with them. I have three times
19 verbally asked for it; on Aug. 24th. 2001 and Jan. 28th. 2002 with my account
20 manager Laura Smart and with Mr. Tessimond an attorney with Zwicker and
21 Associates around Feb. 1st. 2002 and in written form on Nov. 6th. 2001 with
22 service. As of yet I was not provided with any copy of these records. The
23 only type of response given to me was an order to garnish my wages dated Jan.
24 29th. 2002 without any accord for the provisions of allowing me: 30 days
25 notice prior to the initiation of proceedings, the opportunity to inspect and
copy records relating to the debt, to establish a repayment plan of the debt

VIOLATION OF MY RIGHTS UNDER 20 USC

19222 MALVERN AVE.

1095(a) - 1

ROCKY RIVER, OH. 44116

1 and a hearing. This is in violation of 20 USC 1095(a) sections; 2, 3, 4 and
2 5. Zwicker and Associates had and is continued to be in violation of 20 USC
3 1095(a). I demand a Summary Bench Trial and Pray For Judgment in the amount
4 of \$100,000 plus cost.

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6

7 Dated this 18th day of February, 2002

8 By Joseph D. Paluh
9 19222 MALVERN AVE.
10 ROCKY RIVER, OH. 44116
11 JOSEPH D. PALUH PRO PER
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VIOLATION OF MY RIGHTS UNDER 20 USC
1095(a) - 2

19222 MALVERN AVE.
ROCKY RIVER, OH. 44116